

REMARKS

Claims 1, 3, 4, 5, 8 and 9, are now pending in the application.

Claims 4, 5 and 8 were objected to as being dependent upon a rejected base claim. But, they were indicated as being allowable if rewritten in independent form. Hence, these claims have been amended into independent form and include all of the limitations of the claims from which they depend. Therefore, applicant submits that, as now rewritten, claims 4, 5 and 8 are in allowable form.

Claim 1 was objected to on informalities. Hence, the wording has been clarified by amendment. Consequently, applicant requests that this objection be withdrawn.

Note, that the clarifying amendment to claim 1 would also apply to the dependent claims 4 and 5.

Claims 1, and its dependent claim 3, were rejected as anticipated by Carlton (U.S. Patent No. 2,100,239). The purpose and structure of the Carlton device is obviously different from that of applicant's claimed device. Carlton essentially discloses a band for encircling the user's thumb so as to hold the housing of the magnifying glass upon the user's thumb. Then, the magnifying glass is extended from the housing either in front of the thumb (using a folded tong device) or is swung upwardly, over the user's palm, for examining something in the user's palm. This device is obviously unsuited for use as a money clip.

Claim 1 has been amended to include that the resilient loop is of a size for resiliently gripping and holding a wad of folded money bills arranged within the loop and against the lower wall of the housing. Thus, the claim indicates that the user may manually hold the housing while looking through the magnifying glass which is pivoted

outwardly of the housing, parallel to the planes of the housing walls. This arrangement is not suggested by the Carlton patent disclosure. Thus, applicant respectfully submits that claim 1 is allowable over Carlton.

Claim 3, which depends from claim 1, adding the peripheral lip between the plates, includes the limitations of claim 1 and, applicant submits is likewise allowable.

Claim 9 depends from allowable claim 8 which, originally, depended from claim 6. Claim 8, as rewritten into independent form, includes the limitations of claim 6. Consequently, claim 9, as now depending from claim 8, is submitted to be allowable for the same reasons as claim 8.

None of the remaining cited references disclose or suggest the structure claimed in claims 1, 3, 4, 5, 8 and 9.

CONCLUSION

Applicant believes that all of the stated grounds of rejection or objections have been properly traversed and accommodated, or rendered moot. Thus, Applicant submits that he has presented a full and complete response to the outstanding Office Action and that the application is now in condition for allowance. Accordingly, favorable reconsideration is respectfully requested. If the Examiner believes that a personal communication will expedite prosecution of this application, the Examiner is requested to telephone the undersigned at (248) 641-1600.

Certification of Facsimile Transmission (MPEP §512)

The undersigned hereby certifies that this amendment is being facsimile transmitted to the U.S. Patent and Trademark Office (Fax No. (703) 872-9307) on May 2, 2005. The original of this amendment has been retained in the attorney file of this application. Hence, no separately-mailed original or copy has been sent.

Respectfully submitted,

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